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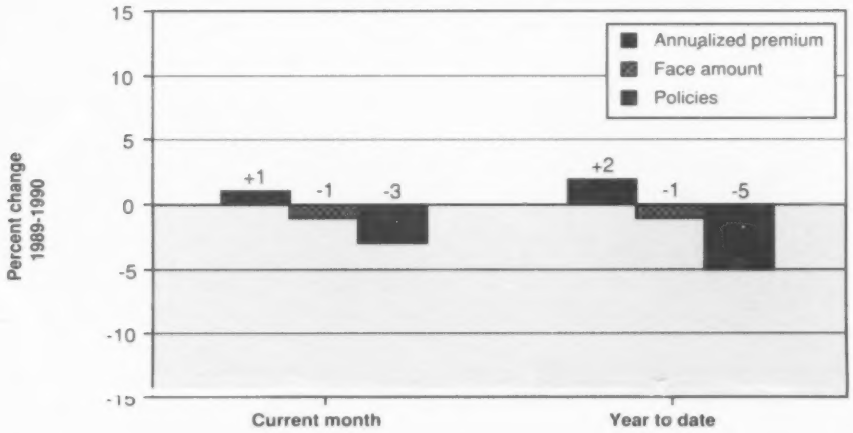
I/R Code 47.40
September 1990

MONTHLY SURVEY OF LIFE INSURANCE SALES IN CANADA

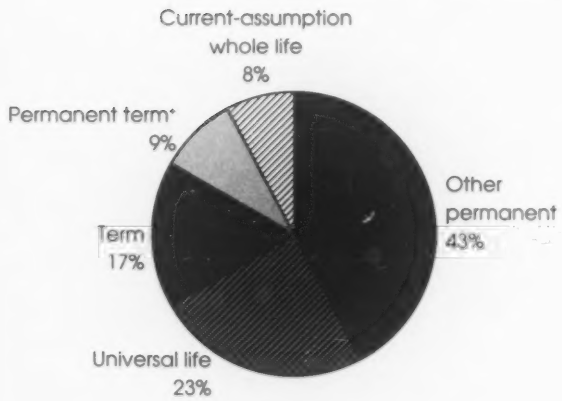
Individual Sales

36 Companies

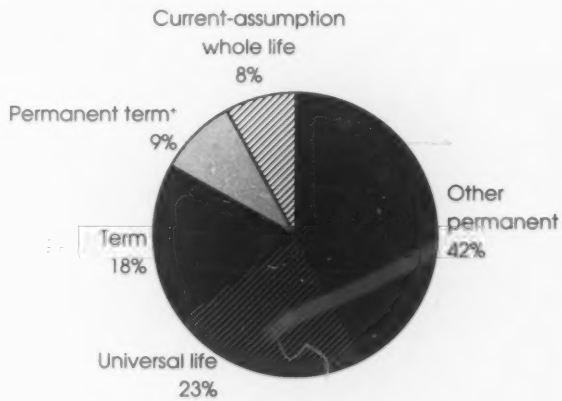


Annualized Premium Market Share by Product

25 Companies Representing 84 Percent of September Sales



Current Month



Prior 12 Months
(September 1989 - August 1990)

* Estimate based on 17 companies

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Sales Comparisons with Last Year

Ratio 1990/1989

		Annualized premiums	Face amount	Number of policies
Permanent term (16 cos.)	Month	96%	88%	92%
	Year to date	108%	105%	104%
All other term (20 cos.)	Month	101%	102%	102%
	Year to date	103%	103%	100%
Universal life (18 cos.)	Month	122%	125%	129%
	Year to date	123%	125%	123%
Current-assumption whole life (10 cos.)	Month	99%	95%	94%
	Year to date	99%	97%	97%
All other permanent (20 cos.)	Month	95%	89%	86%
	Year to date	89%	87%	84%

Policy Characteristics by Product

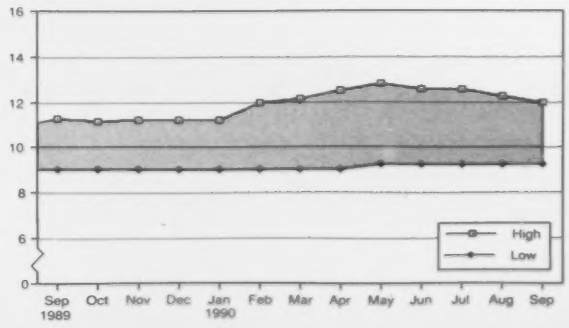
		Premium per $1,000	Average size policy	Premium per policy
Permanent term (16 cos.)	Month	$ 7.16	$ 86,058	$ 616
	Year to date	$ 7.05	$ 91,611	$ 646
	Year-to-date ratio	103%	101%	104%
All other term (20 cos.)	Month	$ 3.01	$ 175,267	$ 527
	Year to date	$ 2.98	$ 181,073	$ 540
	Year-to-date ratio	100%	103%	103%
Universal life (18 cos.)	Month	$ 8.92	$ 93,591	$ 835
	Year to date	$ 9.06	$ 98,769	$ 895
	Year-to-date ratio	99%	101%	100%
Current-assumption whole life (10 cos.)	Month	$ 8.14	$ 40,062	$ 326
	Year to date	$ 8.26	$ 40,994	$ 338
	Year-to-date ratio	102%	100%	102%
All other permanent (20 cos.)	Month	$ 12.08	$ 52,052	$ 629
	Year to date	$ 11.62	$ 53,737	$ 624
	Year-to-date ratio	103%	103%	106%

Universal Life

Interest Rates This Month

Median	11.00%
Range	9.25% - 12.00%
Range of middle 50%	10.50% - 11.04%
Number of companies reporting	15
Number of plans reported	41
Number of new plans	0
Number of plans dropped	0
Number of plans showing. . .	
No change	13
Increases	3
Average increase	0.25%
Decreases	25
Average decrease	0.44%

13-Month Interest Rate Range



Contributors' Growth Rates

Change in Annualized Premium

Year to Date

Percent change 1989 - 1990	Number of companies... Group I	Group II	Group III	All
21% or over	0	1	1	2
11% – 20%	3	2	3	8
1% – 10%	5	4	3	12
-9% – 0	1	2	1	4
-19% – -10%	1	0	4	5
-20% or under	0	4	1	5

Total Sales

Revised Through Current Month

	Annualized premium (000)			Face amount (000)			Number of policies		
	1989	1990	Ratio 90/89	1989	1990	Ratio 90/89	1989	1990	Ratio 90/89
January	$ 34,819	$ 33,186	95%	$ 5,105,851	$ 5,009,001	98%	58,491	53,313	91%
February	42,863	41,228	96	6,510,292	5,990,300	92	74,109	66,557	90
March	47,166	49,501	105	6,793,123	7,030,006	103	78,539	78,200	100
April	45,441	44,568	98	6,672,457	6,366,520	95	77,867	70,755	91
May	49,529	49,363	100	7,331,236	7,159,949	98	84,043	78,889	94
June	52,923	53,655	101	7,666,328	7,601,835	99	84,133	81,883	97
July	42,482	47,664	112	6,136,428	6,517,980	106	66,582	67,292	101
August	40,610	42,534	105	5,826,261	5,968,815	102	62,428	61,188	98
September	42,781	43,037	101	6,221,668	6,128,666	99	73,445	70,920	97
October	48,118			6,913,721			79,968		
November	53,030			7,476,906			83,241		
December	54,903			7,624,616			77,603		
Year total	$554,665			$80,278,887			900,449		
Year to date	$398,614	$404,736	102%	$58,263,644	$57,773,072	99%	659,637	628,997	95%

	Premium per $1,000			Average size policy			Premium per policy		
	1989	1990	Ratio 90/89	1989	1990	Ratio 90/89	1989	1990	Ratio 90/89
January	$ 6.82	$ 6.63	97%	$ 87,293	$ 93,955	108%	$ 595	$ 622	105%
February	6.58	6.88	105	87,848	90,003	102	578	619	107
March	6.94	7.04	101	86,494	89,898	104	601	633	105
April	6.81	7.00	103	85,690	89,980	105	584	630	108
May	6.76	6.89	102	87,232	90,760	104	589	626	106
June	6.90	7.06	102	91,122	92,838	102	629	655	104
July	6.92	7.31	106	92,163	96,861	105	638	708	111
August	6.97	7.13	102	93,328	97,549	105	651	695	107
September	6.88	7.02	102	84,712	86,417	102	582	607	104
October	6.96			86,456			602		
November	7.09			89,822			637		
December	7.20			98,252			707		
Year total	$ 6.91			$ 89,154			$ 616		
Year to date	$ 6.84	$ 7.01	102%	$ 88,327	$ 91,850	104%	$ 604	$ 643	106%

September Sales by Size Group

		Annualized premium (000)		Face amount (000)		Number of policies	
		1989	1990	1989	1990	1989	1990
Group I	Month	$ 27,808	$ 28,466	$ 3,833,935	$ 3,837,468	50,079	49,732
	Year to date	$241,345	$254,975	$32,806,274	$34,472,151	409,762	410,030
Group II	Month	$ 10,939	$ 10,603	$ 1,727,838	$ 1,679,147	16,536	15,184
	Year to date	$118,752	$112,059	$19,049,996	$17,498,715	186,816	159,960
Group III	Month	$ 4,034	$ 3,968	$ 659,895	$ 612,051	6,830	6,004
	Year to date	$ 38,517	$ 37,702	$ 6,407,374	$ 5,802,206	63,059	59,007

About the Survey

This survey gives ordinary sales results of a group of companies that report three measures of sales performance — annualized premiums, face amount (volume), and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are derived. Sales results by product are also shown for a subset of the contributing companies.

The definition of new sales excludes revivals, indexed increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 mon[illegible]a-tion), and products without insurance (such as ann[illegible]nd Canadian pension bonds). The data include mass-[illegible]eted ordinary business.

The results are based on the experience of 36 companies plus four subsidiary companies operating in Canada. The contributors represent 77 percent of the 1988 Canadian ordinary volume sold and 81 percent of 1988 first-year collected premiums. Since no industry data are available on total annualized new ordinary premiums, the proportion of annualized premiums represented by these contributors cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

Company corrections are incorporated on a monthly basis to provide contributors with the most up-to-date information.

Contact: Joy I. Hansen, Project Director
Darlene A. Schnittker
Raymond H. Hinchcliffe
Diane M. Couture
—Market Research

Life Insurance Marketing and Research Association, Inc.
P.O. Box 208, Hartford, Connecticut 06141

Contributors

Group I
Canada Life
Great-West Life†
Industrial-Alliance Life†
London Life†
Manufacturers Life†
Metropolitan Life†
(includes Metropolitan Life of Canada)
Mutual Life of Canada†
North American Life (Canada)†
Prudential of America†
Sun Life of Canada†

Group II
Commercial Union Life of Canada
Confederation Life
Co-operators Life
Crown Life†
Imperial Life of Canada
La Laurentienne†
(includes Laurentian Life of Canada)
National Life of Canada
New York Life†
(includes New York Life of Canada)
Prudential of England
(includes Prudential Life of England)
Seaboard Life†
Sovereign Life (Canada)†
Transamerica Occidental Life†
(includes Transamerica Life of Canada)
Zurich Life of Canada†

Group III
Assumption Mutual Life
Assurance-Vie Desjardins*
COLONIA Life†
Equitable Life of Canada†
Financial Life of Canada†
Knights of Columbus†
Laurier Life†
Lutheran Life of Canada
Royal Life (Canada)†
La Sauvegarde†*
La Solidarite
State Farm Life†
L'Union-Vie†

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on the sum of first-year and renewal direct-written ordinary life premium income as of December 31, 1986.

† Company is included in product market share charts.

* Assurance-Vie Desjardins and La Sauvegarde merged as of July 1, 1990, as L'Assurance-Vie Desjardins Inc. but still report separately.

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September 1990

SUPPLEMENT TO MONTHLY SURVEY OF LIFE INSURANCE SALES IN CANADA

This supplement shows enhancement policy data for companies able to report data separately. Enhancements are included in the "all other permanent" category in the report. Sales of this product are published separately on a quarterly basis.

Quarterly Sales of Enhancements for 11 Companies

	Annualized premium (000)			Face amount (000)			Number of policies		
	1989	1990	Ratio 90/89	1989	1990	Ratio 90/89	1989	1990	Ratio 90/89
First quarter	$ 13,119	$ 14,515	111 %	$ 1,812,360	$ 1,898,024	105 %	22,412	22,672	101 %
Second quarter	15,276	17,085	112	2,120,650	2,164,867	102	26,525	25,689	97
Third quarter	14,313	15,728	110	1,918,392	1,960,818	102	22,276	22,749	102
Fourth quarter	16,788			2,203,605			25,427		
Year total	$ 59,496			$ 8,055,007			96,640		
Year to date	$ 42,708	$ 47,328	111 %	$ 5,851,402	$ 6,023,709	103 %	71,213	71,110	100 %

	Premium per $1,000			Average size policy			Premium per policy		
	1989	1990	Ratio 90/89	1989	1990	Ratio 90/89	1989	1990	Ratio 90/89
First quarter	$ 7.24	$ 7.65	106 %	$ 80,866	$ 83,717	104 %	$ 585	$ 640	109 %
Second quarter	7.20	7.89	110	79,949	84,272	105	576	665	115
Third quarter	7.46	8.02	108	86,119	86,194	100	643	691	107
Fourth quarter	7.62			86,664			660		
Year total	$ 7.39			$ 83,351			$ 616		
Year to date	$ 7.30	$ 7.86	108 %	$ 82,168	$ 84,710	103 %	$ 600	$ 666	111 %

Enhancements as a Percent of Sales for 11 Companies

Annualized premium		Face amount		Number of policies	
Total 1989	Jan.- Sep. 1990	Total 1989	Jan.- Sep. 1990	Total 1989	Jan.- Sep. 1990
26%	27%	25%	25%	24%	24%

Contributing Companies

Equitable Life of Canada
Great-West Life
Industrial-Alliance Life
Knights of Columbus
La Laurentienne
London Life
Manufacturers Life
Prudential of England
Royal Life (Canada)
Sovereign Life
Sun Life of Canada

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September 1990

QUARTERLY SURVEY OF INDIVIDUAL ANNUITIES IN CANADA

Third Quarter Sales

Accumulation Annuities

Number of new contracts (17 cos.)	RRSPs (Registered Retirement Savings Plans) 1989	1990	90/89	Nonregistered 1989	1990	90/89
1st quarter	80,038	83,975	105%	10,480	9,785	93%
2nd quarter	27,795	30,212	109	8,780	10,356	118
3rd quarter	16,503	22,907	139	7,076	9,223	130
4th quarter	21,958			8,265		
Year to date	124,336	137,094	110%	26,336	29,364	111%
Premiums* (19 cos.)						
1st quarter	$1,072,769,646	$1,129,444,783	105%	$220,578,006	$232,801,565	106%
2nd quarter	550,878,642	570,702,240	104	246,358,538	245,315,248	100
3rd quarter	348,526,576	463,676,800	133	179,015,376	264,013,303	147
4th quarter	401,248,990			214,642,150		
Year to date	$1,972,174,864	$2,163,823,823	110%	$645,951,920	$742,130,116	115%
Number of payments* (10 cos.)						
1st quarter	215,149	228,330	106%	22,619	25,382	112%
2nd quarter	150,287	153,600	102	22,994	25,051	109
3rd quarter	140,093	152,931	109	20,497	26,622	130
4th quarter	151,044			21,845		
Year to date	505,529	534,861	106%	66,110	77,055	117%

*New and existing contracts

Payout Annuities — Life

Number of new contracts (18 cos.)	RRSP Income 1989	1990	90/89	Nonregistered 1989	1990	90/89
1st quarter	3,453	3,395	98%	777	915	118%
2nd quarter	3,533	3,209	91	886	953	108
3rd quarter	2,315	2,905	125	717	992	138
4th quarter	2,674			993		
Year to date	9,301	9,509	102%	2,380	2,860	120%
Premiums (20 cos.)						
1st quarter	$ 125,174,971	$ 132,760,643	106%	$ 50,756,035	$ 60,435,231	119%
2nd quarter	166,328,616	147,847,982	89	53,227,798	55,003,594	103
3rd quarter	103,476,908	131,335,640	127	50,347,626	69,466,533	138
4th quarter	112,231,706			74,441,921		
Year to date	$ 394,980,495	$ 411,944,265	104%	$ 154,331,459	$184,905,358	120%

	RRSP Income by Source					
	Internal transfers			External money		
Premiums (14 cos.)	1989	1990	90/89	1989	1990	90/89
1st quarter	$29,280,413	$35,297,921	121%	$ 63,018,423	$ 46,332,924	74%
2nd quarter	38,042,496	33,375,669	88	55,153,572	60,788,626	110
3rd quarter	22,995,099	28,674,541	125	36,909,857	58,135,311	158
4th quarter	27,939,129			44,681,988		
Year to date	$90,318,008	$97,348,131	108%	$155,081,852	$165,256,861	107%

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Payout Annuities — Certain

Number of new contracts (18 cos.)	RRSP Income 1989	RRSP Income 1990	RRSP Income 90/89	Nonregistered 1989	Nonregistered 1990	Nonregistered 90/89
1st quarter	121	132	109%	473	737	156%
2nd quarter	100	163	163	594	702	118
3rd quarter	75	141	188	511	837	164
4th quarter	76			701		
Year to date	296	436	147%	1,578	2,276	144%
Premiums (20 cos.)						
1st quarter	$ 6,165,263	$ 5,870,886	95%	$30,835,276	$ 53,159,265	172%
2nd quarter	4,703,409	10,511,281	223	33,297,524	46,468,233	140
3rd quarter	3,586,037	8,492,884	237	33,643,336	42,950,459	128
4th quarter	3,950,701			46,473,756		
Year to date	$14,454,709	$24,875,051	172%	$97,776,136	$142,577,957	146%

	RRSP Income by Source					
	Internal transfers			External money		
Premiums (14 cos.)	1989	1990	90/89	1989	1990	90/89
1st quarter	$ 637,645	$ 1,377,948	216%	$2,757,046	$ 2,097,705	76%
2nd quarter	644,141	2,483,439	386	2,218,872	5,058,339	228
3rd quarter	874,102	1,167,898	134	1,249,988	3,409,559	273
4th quarter	820,717			2,030,714		
Year to date	$2,155,888	$ 5,029,285	233%	$6,225,906	$10,565,603	170%

Registered Retirement Income Funds

	New contracts (16 companies) 1989	New contracts (16 companies) 1990	New contracts (16 companies) 90/89	Premiums (17 companies) 1989	Premiums (17 companies) 1990	Premiums (17 companies) 90/89
1st quarter	4,009	4,379	109%	$202,189,133	$222,422,159	110%
2nd quarter	4,312	5,177	120	230,065,605	299,157,960	130
3rd quarter	2,691	5,206	193	158,799,693	328,607,009	207
4th quarter	3,031			159,682,248		
Year to date	11,012	14,762	134%	$591,054,431	$850,187,128	144%

Contributors

Canada Life
Confederation Life
Crown Life
Great-West Life
Imperial Life of Canada
Industrielle-Alliance Vie
La Laurentienne
London Life
Manufacturers Life
Maritime Life
Metropolitan Life
Mutual Life of Canada
National Life of Canada
New York Life
North American Life (Canada)
Prudential Life of England
Royal Life (Canada)
Standard Life (Canada)
State Farm Life
Sun Life of Canada
Transamerica Occidental Life

About the Survey

This survey shows the Canadian annuity sales activity of 21companies. Data listed for previous quarters have been revised to incorporate revisions in company data and to include previously unavailable data.

The data are separated into accumulation and payout annuities. The accumulation section shows the number of payments and premiums on new and existing contracts for RRSP and nonregistered annuities, as well as the number of new contracts. The payout section is divided into life and certain only annuities and registered retirement income funds (RRIFs). New contracts and premiums paid are shown for RRSP income and nonregistered contracts, as well as for RRIFs. The split between internal transfers and external money is shown for companies that are able to provide the source of RRSP income premiums.

Some contributors are unable to provide data for all categories; therefore, each category lists the number of contributors able to provide data.

Contact: Diane M. Couture, project director
-- Market Research

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October 1990

MONTHLY SURVEY OF LIFE INSURANCE SALES IN CANADA

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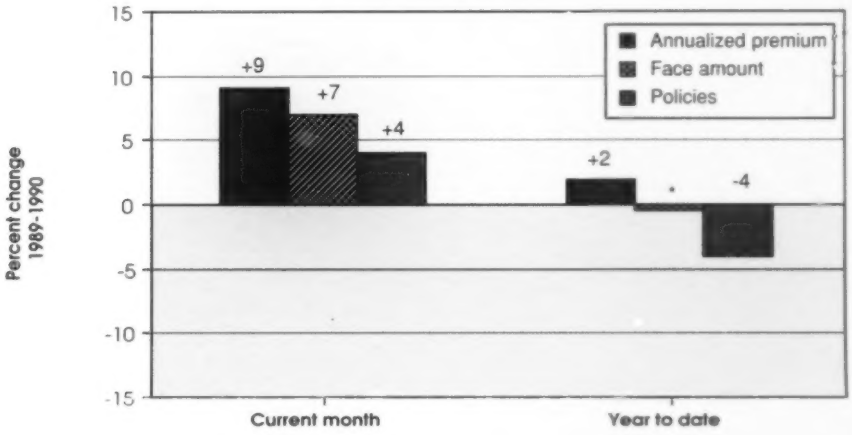
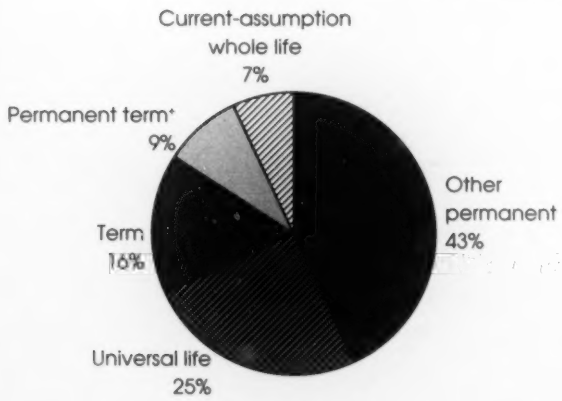


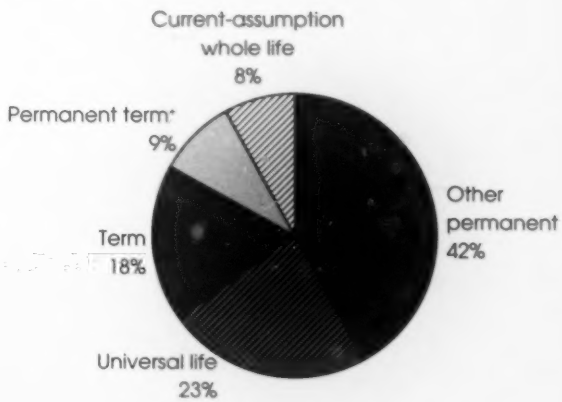
* less than 1/2 of -1 percent

Annualized Premium Market Share by Product

25 Companies Representing 83 Percent of October Sales



Current Month



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(October 1989 - September 1990)

* Estimate based on 17 companies

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	Year to date	103%	103%	100%
Universal life (18 cos.)	Month	129%	131%	150%
	Year to date	124%	125%	126%
Current-assumption whole life (10 cos.)	Month	81%	84%	88%
	Year to date	96%	96%	96%
All other permanent (20 cos.)	Month	107%	103%	91%
	Year to date	91%	89%	85%

Policy Characteristics by Product

		Premium per $1,000	Average size policy	Premium per policy
Permanent term (16 cos.)	Month	$ 7.84	$ 84,659	$ 664
	Year to date	$ 7.13	$ 90,888	$ 648
	Year-to-date ratio	104%	101%	105%
All other term (20 cos.)	Month	$ 2.93	$ 179,207	$ 524
	Year to date	$ 2.98	$ 180,870	$ 538
	Year-to-date ratio	100%	103%	103%
Universal life (18 cos.)	Month	$ 8.67	$ 89,981	$ 780
	Year to date	$ 9.01	$ 97,552	$ 879
	Year-to-date ratio	99%	99%	98%
Current-assumption whole life (10 cos.)	Month	$ 8.06	$ 39,951	$ 322
	Year to date	$ 8.23	$ 40,877	$ 337
	Year-to-date ratio	101%	100%	100%
All other permanent (20 cos.)	Month	$ 11.64	$ 59,041	$ 687
	Year to date	$ 11.62	$ 54,356	$ 632
	Year-to-date ratio	103%	104%	107%

Universal Life

Interest Rates This Month

Median	10.79%
Range	9.25% - 12.00%
Range of middle 50%	10.50% - 11.00%
Number of companies reporting	15
Number of plans reported	41
Number of new plans	0
Number of plans dropped	0
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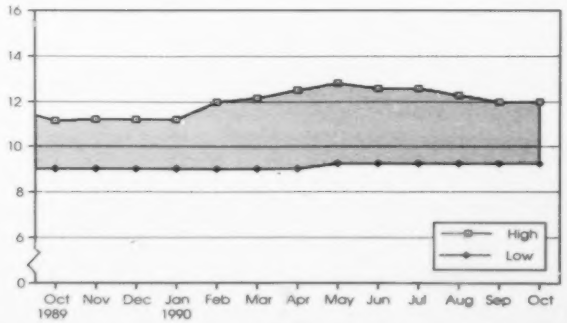
Increases	7
Average increase	0.22%
Decreases	9
Average decrease	0.41%

13-Month Interest Rate Range



Contributors' Growth Rates

Change in Annualized Premium

Year to Date

Percent change 1989 - 1990	Number of companies... Group I	Group II	Group III	All
21% or over	0	1	2	3
11% – 20%	3	1	1	5
1% – 10%	6	5	4	15
-9% – 0	1	2	2	5
-19% – -10%	0	1	3	4
-20% or under	0	3	1	4

Total Sales

Revised Through Current Month

	Annualized premium (000)			Face amount (000)			Number of policies		
	1989	1990	Ratio 90/89	1989	1990	Ratio 90/89	1989	1990	Ratio 90/89
January	$ 34,819	$ 33,186	95%	$ 5,105,851	$ 5,009,001	98%	58,491	53,313	91%
February	42,863	41,228	96	6,510,292	5,990,300	92	74,109	66,557	90
March	47,210	49,501	105	6,793,123	7,030,006	103	78,539	78,200	100
April	45,468	44,568	98	6,672,457	6,366,520	95	77,867	70,755	91
May	49,554	49,363	100	7,331,236	7,159,949	98	84,043	78,889	94
June	52,957	53,655	101	7,666,328	7,601,835	99	84,133	81,883	97
July	42,506	47,664	112	6,136,428	6,517,980	106	66,582	67,292	101
August	40,634	42,534	105	5,826,261	5,968,815	102	62,428	61,188	98
September	42,821	43,193	101	6,221,668	6,146,564	99	73,445	71,269	97
October	48,150	52,661	109	6,913,721	7,366,924	107	79,968	82,836	104
November	53,065			7,476,906			83,241		
December	54,903			7,624,616			77,603		
Year total	$554,950			$80,278,887			900,449		
Year to date	$446,982	$457,553	102%	$65,177,365	$65,157,894	100%	739,605	712,182	96%

	Premium per $1,000			Average size policy			Premium per policy		
	1989	1990	Ratio 90/89	1989	1990	Ratio 90/89	1989	1990	Ratio 90/89
January	$ 6.82	$ 6.63	97%	$ 87,293	$ 93,955	108%	$ 595	$ 622	105%
February	6.58	6.88	105	87,848	90,003	102	578	619	107
March	6.95	7.04	101	86,494	89,898	104	601	633	105
April	6.81	7.00	103	85,690	89,980	105	584	630	108
May	6.76	6.89	102	87,232	90,760	104	590	626	106
June	6.91	7.06	102	91,122	92,838	102	629	655	104
July	6.93	7.31	105	92,163	96,861	105	638	708	111
August	6.97	7.13	102	93,328	97,549	105	651	695	107
September	6.88	7.03	102	84,712	86,245	102	583	606	104
October	6.96	7.15	103	86,456	88,934	103	602	636	106
November	7.10			89,822			637		
December	7.20			98,252			707		
Year total	$ 6.91			$ 89,154			$ 616		
Year to date	$ 6.86	$ 7.02	102%	$ 88,125	$ 91,491	104%	$ 604	$ 642	106%

October Sales by Size Group

		Annualized premium (000)		Face amount (000)		Number of policies	
		1989	1990	1989	1990	1989	1990
Group I	Month	$ 30,571	$ 33,760	$ 4,202,966	$ 4,496,324	53,464	56,002
	Year to date	$271,916	$288,735	$37,009,240	$38,968,475	463,226	466,032
Group II	Month	$ 13,155	$ 13,498	$ 2,008,370	$ 2,076,530	19,654	19,417
	Year to date	$131,907	$125,713	$21,058,366	$19,593,143	206,470	179,726
Group III	Month	$ 4,424	$ 5,403	$ 702,385	$ 794,070	6,850	7,417
	Year to date	$ 43,159	$ 43,105	$ 7,109,759	$ 6,596,276	69,909	66,424

About the Survey

This survey gives ordinary sales results of a group of companies that report three measures of sales performance — annualized premiums, face amount (volume), and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are derived. Sales results by product are also shown for a subset of the contributing companies.

The definition of new sales excludes revivals, indexed increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (such as annuities and Canadian pension bonds). The data include mass-marketed ordinary business.

The results are based on the experience of 36 companies plus four subsidiary companies operating in Canada. The contributors represent 77 percent of the 1988 Canadian ordinary volume sold and 81 percent of 1988 first-year collected premiums. Since no industry data are available on total annualized new ordinary premiums, the proportion of annualized premiums represented by these contributors cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

Company corrections are incorporated on a monthly basis to provide contributors with the most up-to-date information.

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Contributors

Group I
Canada Life
Great-West Life†
Industrial-Alliance Life†
London Life†
Manufacturers Life†
Metropolitan Life†
(includes Metropolitan Life of Canada)
Mutual Life of Canada†
North American Life (Canada)†
Prudential of America†
Sun Life of Canada†

Group II
Commercial Union Life of Canada
Confederation Life
Co-operators Life
Crown Life†
Imperial Life of Canada
La Laurentienne†
(includes Laurentian Life of Canada)
National Life of Canada
New York Life†
(includes New York Life of Canada)
Prudential of England
(includes Prudential Life of England)
Seaboard Life†
Sovereign Life (Canada)†
Transamerica Occidental Life†
(includes Transamerica Life of Canada)
Zurich Life of Canada†

Group III
Assumption Mutual Life
Assurance-Vie Desjardins*
COLONIA Life†
Equitable Life of Canada†
Financial Life of Canada†
Knights of Columbus†
Laurier Life†
Lutheran Life of Canada
Royal Life (Canada)†
La Sauvegarde†*
La Solidarite
State Farm Life†
L'Union-Vie†

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on the sum of first-year and renewal direct-written ordinary life premium income as of December 31, 1986.

† Company is included in product market share charts.

* Assurance-Vie Desjardins and La Sauvegarde merged as of July 1, 1990, as L'Assurance-Vie Desjardins Inc. but still report separately.

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